

B18W (10/05)

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 04-13031-DHS
Chapter: 13
Judge: Donald H. Steckroth

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jason A. Sneider
127 Sally Harden Road
Wantage, NJ 07461

Melissa A. Sneider
aka Melissa Kelly
127 Sally Harden Road
Wantage, NJ 07461

Social Security No.:
xxx-xx-0224

xxx-xx-8636

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED :

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: June 27, 2006

Donald H. Steckroth
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor, vessel, or aircraft vehicle while intoxicated;
- e. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- f. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0312-2
Case: 04-13031

User: cbarna
Form ID: bl8w

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Total Served: 83

Date Rcvd: Jun 27, 2006

The following entities were served by first class mail on Jun 29, 2006.

db +Jason A. Sneider, 127 Sally Harden Road, Wantage, NJ 07461-3831
jdb +Melissa A. Sneider, 127 Sally Harden Road, Wantage, NJ 07461-3831
aty +Dean G. Sutton, 18 Green Rd., PO Box 187, Sparta, NJ 07871-0187
aty +Jennifer Novick, Phelan, Hallinan & Schmieg, 400 Fellowship Road, Suite 100,
Mount Laurel, NJ 08054-3437
aty +Kevin T. Kutyla, Gruber, Colabella, Liuzza, 41 Lakeside Boulevard, Hopatcong, NJ 07843-1339
tr +Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd., Suite 230,
Fairfield, NJ 07004-1550
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +Chase Manhattan Mortgage Corporation, Federman and Phelan, 51 Haddonfield Road, Suite 210,
Cherry Hill, NJ 08002-4801
trfee +ECMC, 7325 Beaufont Springs, Suite 200, Richmond, VA 23225-5563
505688230 ADT, PO Box 650485, Dallas, TX 75265-0485
505688231 AES PHEAA, 1200 North Seventh St., Harrisburg, PA 17102-1444
505733484 +AES/PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
505688229 +Adar Seven LLC, Bronson & Micliaccio, 475 Market St., 1st Floor, Elmwood Park, NJ 07407-3126
505688232 +Agway, 820 Bear Tavern Road, Trenton, NJ 08628-1021
505774961 Arrow Financial Services LLC, c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
505766708 +Asset Acceptance LLC assignee, Fleet Bank/ Various Issuers, P.O. Box 2036,
Warren, MI 48090-2036
505688235 At&T Universal Card, PO Box 8213, South Hackensack, NJ 07606
505688236 Bank One, Arrow Financial, 21031 Network Place, Chicago, IL 60673-1210
505688237 +Beneficial, PO Box 6985, Bridgewater, NJ 08807-0985
505688238 Calvary Investments, 7 Skyline Dr., 2nd Floor, Hawthorne, NY 10532-2162
505688239 Care Credit, PO Box 469005, Chicago, IL 60646-9005
505688241 +Chase Manhattan Mortgage Co., Federman & Phelan, PC, 51 Haddonfield Road, Suite 210,
Cherry Hill, NJ 08002-4801
505719273 +Chase Manhattan Mortgage Corp., 3415 Vision Drive, Columbus, OH 43219-6009
505688242 +Chase/Shell MasterCard, PO Box 15650, Wilmington, DE 19885-0001
505688244 CitiCards, PO Box 8113, South Hackensack, NJ 07606-8113
505688243 Citibank, SD, Eichenbaum, Kantrowitz, Leff & Gulko, PO Box 914, Paramus, NJ 07653-0914
505688246 Columbia House, North Shore Agency, PO Box 8901, Westbury, NY 11590-8901
505688247 Cross Country, Dispute Dept., Boca Raton, FL 33431
505688248 Crossings, Dymacol Inc., 3070 Lawson Blvd., PO Box 9017, Oceanside, NY 11572-9017
505688249 +Dell Computers, Dell Financial, PO Box 4125, Carol Stream, IL 60197-4125
505688250 +Dish Networks, 3362 University Ave., Waterloo, IA 50701-2006
505688251 Dr. Patlen, The Creamery, Suite 104 Walling Street, Sussex, NJ 07461
505688252 +Family Fire & Security, Wells & Assoc., 4225 Wingren, Suite 204, Irving, TX 75062-2762
505688254 Fleet Bank, PO Box 44426, Nottingham, MD 21236-6426
505688255 +GPU, NCO Financial, 515 Pennsylvania Ave., Fort Washington, PA 19034-3303
505688256 +Greg W. Sheehan, PO Box 384, Vernon, NJ 07462-0384
505688257 +High Point Electric, 719 Route 519, Wantage, NJ 07461-3213
505688258 +Hogarth Emergency, NCO Financial, 515 Pennsylvania Ave., Fort Washington, PA 19034-3303
505688260 +Interbay Funding, Dunn & Bradstreet, 4836 Breckville Road, PO Box 523,
Richfield, OH 44286-0523
505688262 JC Penney, PO Box 628047, Orlando, FL 32862
505688261 +Jayson Water, 1373 Broad St., Clifton, NJ 07013-4200
505688263 +Jon Deere Credit, Blatt, Hasenmiller, Leibsken & Moore, 2 N. LaSalle St., Suite 900,
Chicago, IL 60602-4059
505688264 +Kyto Meridien, 216 Congers Road, New City, NY 10956-6261
505688265 LabCorp, PO Box 2240, Burlington, NC 27216-2240
505688266 +Level 10, Richard Fogel, Vernon Colonial Plaza, PO Box 737, Mc Afee, NJ 07428-0737
505688267 +Lundstrom, PO Box 276, Dayton, OH 45401-0276
505688272 MBNA America, PO Box 15137, Wilmington, DE 19886-5137
505688268 Macys, Rev Care, PO Box 2309, Cypress, CA 90630-1809
505688269 Magarino Ford, Route 23, Sussex, NJ 07461
505688270 Mande, Plaza Associates, PO Box 18008, Hauppauge, NY 11788-8808
505688273 Mobil, Cavalry Investments, 7 Skyline Drive, 2nd Floor, Hawthorne, NY 10532-2162
507533917 +Montague Tool and Supply Co., Inc., 42 Broad Street, Branchville, NJ 07826-5602
506159229 +NCO Financial, 1804 Washington Blvd, Baltimore MD 21230-1700
505688275 Newton Memorial Hospital, Edward P. Azar, Esq., 711 Route 23 S., Newfoundland, NJ 07435
505688276 +North Jersey Dematol, 7 Oak Ridge Road, Newfoundland, NJ 07435-1452
505688277 +One Step Ahead, Credit Management Services, PO Box 1346, Blue Bell, PA 19422-0435
505688278 Pier One, Mitchell N. Kay, Esq., PO Box 9006, Smithtown, NY 11787-9006
507015238 +Polly Fowler Thropp, 5 Stonypoint Road, Andover, NJ 07821-5810
505688279 Quest Diagnostics, One Malcolm Ave., Teterboro, NJ 07608-1070
505688280 +Radiologic Assoc., 183 High Street, Newton, NJ 07860-9669
505688281 +Sara Allison, 24 Hemlock Ave., Newton, NJ 07860-9713
505688282 +Seagate Technology, 920 Disc. Drive, Scotts Valley, CA 95066-4542
505688283 +Sears, 13200 Smith Roas, Cleveland, OH 44130-7856
505688284 Service Electric Cable TV, PO Box 853, Sparta, NJ 07871-0853
505688285 +Sparta Medical Assoc., 272 Route 206 North, Andover, NJ 07821-3950
505688286 St. Clare's Hospital, PO Box 3025, Denville, NJ 07834-3025
505688289 +Straus Newspapers, 45 Gilbert Street, Monroe, NY 10950-1544
505688290 Texaco, Plaza Assoc., PO Box 18008, Hauppauge, NY 11788-8808
505688291 +The Movie Exchange, Credit Plus Collections, 2491 Paxton St., Harrisburg, PA 17111-1036
505688292 +The Star Ledger, PO Box 148, Newark, NJ 07101-0148
505688293 +Universal, 8787 Baypine Road, Jacksonville, FL 32256-8528
505688294 +Valley National Bank, Pashman Stein, 45 Essex St., Hackensack, NJ 07601-5413
505785410 +Valley National Bank, 21 Main St., Hackensack, NJ 07601-7054
505688295 +Vernon Urgent Care, 212 Route 94, Vernon, NJ 07462-3328

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Date Rcvd: Jun 27, 2006

The following entities were served by electronic transmission (continued)

The following entities were served by electronic transmission on Jun 27, 2006 and receipt of the transmission was confirmed on:

cr +Fax: 901-748-2299 Jun 27 2006 23:07:07 National Capital Management, LLC,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
505688233 EDI: AMEREXPR.COM Jun 27 2006 18:35:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
505773869 EDI: BECKLEE.COM Jun 27 2006 18:35:00 American Express Centurion Bank,
c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
505688237 +EDI: HFC.COM Jun 27 2006 18:35:00 Beneficial, PO Box 6985, Bridgewater, NJ 08807-0985
505688240 +EDI: CHASE.COM Jun 27 2006 18:35:00 Chase, 100 Duffy Ave., Hicksville, NY 11801-3699
505869292 +EDI: RESURGENT.COM Jun 27 2006 18:35:00 Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
505869271 +EDI: RESURGENT.COM Jun 27 2006 18:35:00 Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
505688283 +EDI: SEARS.COM Jun 27 2006 18:35:00 Sears, 13200 Smith Roads, Cleveland, OH 44130-7856
505825431 +EDI: RESURGENT.COM Jun 27 2006 18:35:00 Sherman Acquisition LP, Resurgent Capital Services,
P.O. Box 10587, Greenville, SC 29603-0587
505775125 EDI: ECAST.COM Jun 27 2006 18:35:00 eCAST Settlement Corporation, successor to Sears,
P.O. Box 35480, Newark, NJ 07193-5480

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

505688234 Asset Acceptance LLC
505688245 Collect America
505688253 First Collect, Inc.
505688271 Marlin Integrated
505688274 NCO Financial
505688259* +Hogarth Emergency, NCO Financial, 515 Pennsylvania Ave., Fort Washington, PA 19034-3303
505688287* St. Clare's Hospital, PO Box 3025, Denville, NJ 07834-3025
505688288* St. Clare's Hospital, PO Box 3025, Denville, NJ 07834-3025

TOTALS: 5, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2006

Signature:

